

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lindi M Macon  
Lawrence W Macon  
Debtors

Case No. 13-03503-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db/jdb  
4350940 ++Lindi M Macon, Lawrence W Macon, 111 Summit Street, Oberlin, PA 17113-1129  
++CITIBANK, PO BOX 6030, SIOUX FALLS SD 57117-6030  
(address filed with court: CitiBank, NA., P.O. Box 688971, Des Moines, IA, 50368-8971)  
4343993 +Capital One, 3901 Dallas Pkwy, Plano, TX 75093-7864  
4343994 CitiBank, PO Box 790110, Saint Louis, MO 63179-0110  
4360453 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
4368582 ++DIAZ & ASSOCIATES INC, 17671 IRVINE BLVD, SUITE 212, TUSTIN CA 92780-3129  
(address filed with court: Diaz & Associates, Inc., 17862 E 17th Street, Suite 207, Tustin CA 92780)  
4343996 First American Acceptance/Chase, c/o Hayt Hayt Landau LLC, 123 S Broad Street, Suite 1660, Philadelphia, PA 19109-1003  
4557556 +MidFirst Bank, Attn Bankruptcy Department, 999 NW Grand Blvd, Ste 100, Oklahoma City, OK 73118-6051  
4557557 +MidFirst Bank, Attn Bankruptcy Department, 999 NW Grand Blvd, Ste 100, Oklahoma City, OK 73118, MidFirst Bank 73118-6051  
4353784 +National Collegiate Trust, Po Box 4941, Trenton, NJ 08650-4941  
4350938 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
4344000 +Swatara Township Muncipal Authority, 599 Eisenhower Blvd, Harrisburg, PA 17111-2397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Nov 09 2018 00:18:00 Capital One Auto Finance,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr +EDI: AISACG.COM Nov 09 2018 00:18:00 Capital One Auto Finance c/o AIS Portfolio Service,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
cr EDI: AISACG.COM Nov 09 2018 00:18:00 Capital One Auto Finance c/o AIS Portfolio Service,  
P.O. BOX 4360, Houston, TX 77210-4360  
4604684 +EDI: AIS.COM Nov 09 2018 00:18:00 Capital Auto Finance c/o AIS, Portfolio Services, LP,  
4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
4347411 +EDI: AIS.COM Nov 09 2018 00:18:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP, 4515 N. Sante Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
4369993 EDI: CAPITALONE.COM Nov 09 2018 00:18:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4348195 +E-mail/Text: bankruptcy@cavps.com Nov 08 2018 19:14:22 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
4343995 EDI: CIAC.COM Nov 09 2018 00:18:00 Citimortgage, Inc., P O Box 183040,  
Columbus, OH 43218-3040  
4608764 +EDI: ECMC.COM Nov 09 2018 00:18:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,  
PO BOX 16408, St. Paul, MN 55116-0408  
4608763 +EDI: ECMC.COM Nov 09 2018 00:18:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
4343997 EDI: IRS.COM Nov 09 2018 00:18:00 IRS, Special Procedures, PO Box 12051,  
Philadelphia, PA 19105  
4410572 EDI: PRA.COM Nov 09 2018 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4343999 EDI: RMSC.COM Nov 09 2018 00:18:00 Paypal Buyer Credit, PO Box 960080,  
Orlando, FL 32896-0080  
4347697 +EDI: AIS.COM Nov 09 2018 00:18:00 Sterling Jewelers c/o American InfoSource,  
Department 223 PO Box 4457, Houston, TX 77210-4457  
4347703 +EDI: AISACG.COM Nov 09 2018 00:18:00 Sterling Jewelers, Inc., c/o Ascension Capital Group,  
P.O. Box 201347, Arlington, TX 76006-1347  
4424052 EDI: ECMC.COM Nov 09 2018 00:18:00 US Department of Education, P O Box 16448,  
Saint Paul MN 55116-0448  
4426147 EDI: ECMC.COM Nov 09 2018 00:18:00 US Department of Education, PO BOX 16448,  
St Paul MN 55116-0448

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +MidFirst Bank, Attn Bankruptcy Department, 999 NW Grand Blvd, Ste 100,  
Oklahoma City, OK 73118-6051  
cr\* +Sterling Jewelers, Inc., c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
4343998 ##+National Collegiate Student, 1 Cabot Road 2nd Floor, Medford, MA 02155-5128

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
ECMC djwilcoxson@ecmc.org  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
James H Turner on behalf of Debtor 1 Lindi M Macon pat@turnerandoconnell.com  
James H Turner on behalf of Debtor 2 Lawrence W Macon pat@turnerandoconnell.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
JSchwartz@mesterschwartz.com  
Jerome B Blank on behalf of Creditor Citimortgage,INC pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Citimortgage,INC jschalk@barley.com, sromig@barley.com  
Joshua I Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Lindi M Macon  
First Name Middle Name Last Name  
Debtor 2 Lawrence W Macon  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-03503-HWV**

Social Security number or ITIN **xxx-xx-2688**  
EIN --  
Social Security number or ITIN **xxx-xx-4229**  
EIN --

**Order of Discharge**

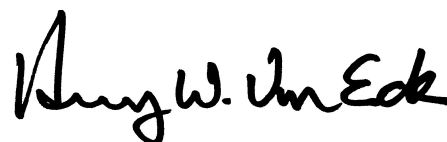
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lindi M Macon

Lawrence W Macon  
aka Larry W Macon

By the  
court:

November 8, 2018

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**